

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SHEILA TOLBERT

Debtor(s)

Case No. 16-01053

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/13/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/16/2016.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,747.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$1,747.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,378.22
Court Costs	\$0.00
Trustee Expenses & Compensation	\$82.11
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,460.33

Attorney fees paid and disclosed by debtor: \$300.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	451.05	531.06	531.06	0.00	0.00
CERTIFIED SEERVICES INC	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF COUNTRY CLUB HILLS	Unsecured	100.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	2,855.00	NA	NA	0.00	0.00
DEMETRIOS N DALMARES & ASSO	Unsecured	4,970.00	NA	NA	0.00	0.00
DITECH FINANCIAL	Unsecured	25,880.67	NA	25,880.67	0.00	0.00
DITECH FINANCIAL	Secured	25,880.67	25,880.67	25,880.67	0.00	0.00
FFCC - Columbus, Inc.	Unsecured	0.00	NA	NA	0.00	0.00
Fidelity Information (Original Creditor:	Unsecured	480.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	0.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	0.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	0.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	9,097.73	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	218.85	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	0.00	732.18	732.18	0.00	0.00
Lake View Homeowner's Association	Unsecured	2,200.00	NA	NA	0.00	0.00
Lake View Homeowner's Association	Secured	NA	NA	NA	0.00	0.00
Lake View Homeowner's Association	Secured	2,200.00	NA	NA	36.67	0.00
LVNV FUNDING	Unsecured	471.37	NA	NA	0.00	0.00
MALCOLM S GERALD & ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
MALCOLM S GERALD & ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	1,400.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	1,030.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	11,278.56	11,278.56	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NORTHWEST COLLECTORS	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	0.00	NA	NA	0.00	0.00
Receivables Management	Unsecured	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
RICHARD J KAPLOW	Unsecured	0.00	NA	NA	0.00	0.00
US BANK NATIONAL	Secured	0.00	32,291.16	32,291.16	0.00	0.00
US BANK NATIONAL	Unsecured	63,345.97	NA	NA	0.00	0.00
US BANK NATIONAL	Secured	160,212.00	171,696.08	203,987.24	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	99,620.70	107,073.79	107,073.79	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	NA	32,632.04	32,632.04	0.00	0.00
VON MAUR	Unsecured	217.73	217.73	217.73	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	2,000.00	1,375.64	1,375.64	250.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$229,867.91	\$0.00	\$0.00
Mortgage Arrearage	\$32,291.16	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,375.64	\$250.00	\$0.00
All Other Secured	\$0.00	\$36.67	\$0.00
TOTAL SECURED:	\$263,534.71	\$286.67	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$178,346.03	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,460.33</u>
Disbursements to Creditors	<u>\$286.67</u>
TOTAL DISBURSEMENTS :	<u>\$1,747.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/12/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.